

Why this information is important

This RevPoints Terms (the “**Terms**”) sets out the terms and conditions for the RevPoints loyalty programme (the “**RevPoints Programme**”). It also sets out other important things that you need to know.

These Terms, along with our Fees Page form a legal agreement (the “**RevPoints Agreement**”) between:

- you, as the RevPoints user; and
- us, meaning Revolut Bank, UAB, a company incorporated in the Republic of Lithuania with company number 304580906, registered on the Register of Legal Entities of the Republic of Lithuania with the referred company number, with authorisation code LB002119, and whose registered office and head office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.

This RevPoints Agreement is indefinite. It means that it is valid and binding until you or we end it.

You must follow these Terms whenever you use this service. However, other terms and conditions may also apply when you use RevPoints (for example, if you are using RevPoints in relation to a Stay, the [Stays Terms](#) will also apply).

2. What is the RevPoints Programme?

RevPoints Programme is a loyalty programme where you can receive, hold and redeem points (the “**RevPoints**”).

We will keep track of the points you have and display your points balance to you in the app.

The RevPoints you earn are only loyalty points. They are not a form of money, currency or electronic money, and cannot be exchanged for money, currency or electronic money. They can only be used by Points Redeeming Activities according to these Terms and are not accepted by any third party. You can earn Revpoints only by completing Points Receiving Activities according to these Terms.

RevPoints Programme is not a payment service or a means of payment and is not regulated (even though the underlying financial services the loyalty program is offered in relation to are regulated).

3. How can I receive RevPoints?

The RevPoints programme allows you to receive points in the following ways:

- Completing one of the actions that earn RevPoints: There are certain actions that you can take in order to earn RevPoints (the “**Challenges**”).
- Challenges are actions that allow you to earn Revpoints, which are described directly in these Terms. The terms regarding the Challenges are laid out in the Revolut app and in Annex 1.
- Spending with your Revolut Debit Card on eligible transactions. You can find all information about eligible and non eligible transactions in the Annex 2.
 - By using certain Revolut products and services: There are different Revolut products and services that, if you use them, will earn you RevPoints. These Revolut products and services are laid out in the Revolut App and in Annex 3.
 - By using the SpareChange feature by rounding up any card transaction to the nearest whole number and exchanging the difference for points. The terms regarding SpareChange are laid out in Annex 4.
 - By using your account balance to purchase RevPoints. The terms regarding this feature are laid out in Annex 6.

(We call these these, “**Points Receiving Activities**”).

4. How can I redeem RevPoints?

The RevPoints programme also allows you to redeem points in the following ways:

- Redeeming your points in participating Revolut Product & Services: certain eligible Revolut products and services will allow you to redeem your points. These Revolut products and services are laid out in the Revolut App and in Annex 5.
- Transferring out RevPoints to another loyalty program: in partnership with other loyalty programs, we may allow you to transfer your Revpoints to other participating loyalty programs.

(Together, “**Points Redeeming Activities**”).

When redeeming RevPoints, any RevPoints bought will be redeemed first.

RevPoints are valid for 3 years after they are received. After this time, they permanently expire and can no longer be redeemed.

5. How can I use RevPoints?

You cannot get Points other than through a Points Receiving Activity and cannot be redeemed other than through a Points Redeeming Activity. The specific Points Receiving Activities and Points Redeeming Activities we offer are set in these Terms also in the app.

Each specific Points Receiving Activity and Points Redeeming Activity has its own terms and instructions, which are set out in these Terms and Revolut app. Make sure you follow these terms and instructions, otherwise you will not receive or be able to redeem your RevPoints.

The number of points received or redeemed depends on the Rate (the **"Rate"**) applied. The number of RevPoints received or redeemed on any specific Points Receiving Activity or Points Redeeming Activity will always be clearly shown to you in the app before you undertake the activity. In the Revolut app, you will also be able to see a transaction list of all Points Receiving Activity and Points Redeeming Activity with the number of RevPoints received or redeemed and the applicable Rate applied.

Where a Points Receiving Activity requires you to use your Revolut card to pay for a purchase, the purchase you pay with your Revolut card must be an eligible purchase of goods or services. It means that:

- Purchases which are cash or cash like transactions (for example, financial services (including cryptocurrency), cash withdrawals, or payment transfers) are not purchases of goods or services and are not eligible.
- Purchase of goods and services which are returned, or canceled are not genuine and are not eligible either.

6. When am I eligible, or ineligible, for RevPoints?

RevPoints Programme is only available to holders of a payment account with Revolut. If you close your payment account, your RevPoints balance will be forfeited. You cannot obtain a refund for RevPoints that you have received.

You must activate the RevPoints Programme and conclude with us the RevPoints Agreement to use RevPoints. If you do not activate RevPoints Programme, you will not be eligible to earn RevPoints or use the RevPoints features of the Revolut app.

7. Are there any fees?

There are no fees for enrolling in the programme, for Points Receiving Activities, or for holding points.

There may be fees for some Points Redeeming Activities, however these fees are not directly related the RevPoints and services provided under the Terms Where these fees apply, they will be clearly shown to you in the Points Redeeming Activities terms and instruction and in the app before you proceed, and on our [Fees Page](#).

If we need to reverse any points which you have already spent, you will need to either purchase or exchange those points or return the benefit you received for those points. For example, imagine you received 100 points from completing a Shops Purchase. You then use 100 points to receive a discount of £10 on a Stay, leaving you with a points balance of 0. If you were then to reverse the Shops Purchase, the 100 points would be reversed, leaving you with a negative balance. In order to correct this, you would either need to complete a Points Receiving Activity for 100 points or return the benefit that the redemption of points gave you. Where we take the action to reverse the points (for example, identifying that a transaction on which you earned points was returned), you authorise us to debit your payment account to return the benefit that the redemption of points gave you if your revpoints balance went below zero

8. When can we block your RevPoints?

We may block your access to your RevPoints (i.e. restrict your ability to use it) if:

- we have reasonable and properly documented grounds to suspect that you have intentionally or through gross negligence used your RevPoints for purposes that are in breach of Polish or European laws that are directly applicable to you; or
- we have reasonable and properly documented grounds to suspect that you allow others to access or enable others to use your RevPoints; or
- we have asked you to provide us with information or documents that we are obliged to obtain under the provisions of generally applicable law and we have not

received them; or

- you violate the provisions of these Terms; or
- you make the balance on Revpoints negative; or
- any action which earned you RevPoints was reversed or undone; or
- your Account Agreement is terminated based on the Personal terms.

We will unblock your access to the RevPoints as soon as the grounds for maintaining the blocking no longer exist.

Any forfeit of RevPoints when your account is closed is permanent, regardless of whether your account is closed by you or by us. You cannot obtain a refund for RevPoints you have earned or purchased. You can avoid forfeiting your RevPoints by redeeming your RevPoints before your account is closed.

9. When can we terminate the RevPoints Agreement?

We may terminate your RevPoints Agreement, with 14 days notice, for the following important reasons:

- you are in breach of the provisions of these Terms even though we have asked you to cease the breach and pointed them out to you; or
- we have reasonable and properly documented grounds to suspect that you allow others to access or enable others to use your RevPoints; or
- you are using your RevPoints for business or professional purposes despite our request to stop this; or
- we have asked you to repay your debts to us related to these Terms, but you have failed to do so within the timeframe set by us; or
- you make the balance on RevPoints negative;
- we cease to provide the services covered by the RevPoints Agreement; or
- we have reasonable and properly documented grounds to suspect, that you have intentionally or as a result of gross negligence used your RevPoints for purposes that are in breach of Polish and European laws that are directly applicable to you; or
- we have reasonable and properly documented grounds to suspect, that the you use RevPoints in relation to criminal activity; or

- your Account Agreement is terminated based on the Personal terms.

The termination of the RevPoints Agreement will result in the closure of your RevPoints Account. You will not be able to use RevPoints and any services that were covered by the RevPoints Agreement. You can get more information from the Revolut app or by contacting us.

10. When can I terminate my RevPoints Account?

You can close your RevPoints Account, and hence terminate this RevPoints Agreement with immediate effect, at any time by informing us. You can do this, by reaching out to support via chat, writing to us at our registered office, or by emailing us at support@revolut.com.

If you close your RevPoints Account, and hence terminate this RevPoints Agreement, your RevPoints balance will be forfeited. You can avoid this by redeeming your RevPoints before you close your account.

11. Changes to the Terms and RevPoints Programme

We reserve the right to amend the Terms during the term of the RevPoints Agreement for the following important reasons:

1. the introduction, amendment or repeal of generally applicable laws, to the extent that this will result in an obligation for us to amend the rules and regulations and only to the extent corresponding to such amendments;
2. a change in our offer, that is, we are introducing, changing, ceasing offering or limiting the functionality of Points Receiving Activities, Points Redeeming Activities, products, services or functionalities- the change will be introduced only within the scope of the provisions relating to the relevant Points Receiving Activity, Points Redeeming Activity, product, service or functionality;
3. the need to introduce technological and technical corrections or improvements, adjustment or improvement of existing personal data protection measures, adjustment or improvements of security and fraud prevention measures in connection with the Revpoints Programme- only to the extent that it will be necessary to adapt the Terms to the solutions resulting from these changes

4. circumstances in which we update information about us, we change the existing marketing names, we correct clerical errors, spelling or punctuation errors, we update our contact details, address details or registration details, we merge or separate our regulations or we change the existing marketing names provided that these changes do not increase your existing obligations or limit your rights.

Informing about changes to the Terms

If we make a change to the Terms, which will only consist of adding new Points Receiving Activity or Points Redeeming Activity, we will notify you about such a change in advance by email on a durable medium together with the attached amended regulations.

In any other cases, information about changes will be sent by email on a durable medium together with the attached amended regulations, no later than 14 days before the date the changes take effect.

If you do not object to these changes or do not terminate the RevPoints Agreement before changes to the Terms take effect, then we will consider that you have consented to them. You may object to the proposed changes in the period from the day you receive information about the changes to the day preceding the date they take effect and terminate your RevPoints Agreement. You do not incur any fees in this respect.

12. Right of withdrawal

You can withdraw from this RevPoints Agreement (and so end it) without giving a reason by informing us (by sending an email to support@revolut.com) within the first 14 days from your acceptance of these Terms and thus the conclusion of the RevPoints Agreement between you and us. You will not incur any costs in connection with such withdrawal. You also have the right to withdraw from the purchase of points under the functionality described in Annex 6 within 14 days from the date of purchase of Revpoints.

If you withdraw from this agreement, you will forfeit all earned points. We will only reverse RevPoints you got through the SpareChange feature and purchased under the feature described in Annex 6 - we refer to these collectively as RevPoints you purchased, according to the following rules.

If you exercise your right of withdrawal after requesting the performance of the service before the end of the withdrawal period, you shall be obliged to pay for the

services provided until the time of withdrawal. This means that you will be obliged to return the value of the benefits acquired with the RevPoints you purchased. However, we will be able to exercise the right to set-off our claim for reimbursement of the value of the benefits obtained with the RevPoints you purchased, against your claim for reimbursement of the value of the RevPoints you purchased. Consequently, in the event of your withdrawal from the RevPoints Agreement and if we exercise our right to set-off, we will only refund the value of unused RevPoints you purchased minus RevPoints purchased redeemed by you.

13. Legal bits and pieces

Do you process personal data?

Revolut processes your personal data to provide RevPoints to you. Some of your personal data may also be shared with third parties (for example, if we allow you to transfer points in, from or out to a third party loyalty program, like an Airline Miles partner, we will share your name and membership number with them. The Airline Miles partner will become controller of this data). For more information about how Revolut processes your personal data, please see our [Customer Privacy Notice](#).

How can I complain?

If you're not happy with the service you've received in relation to RevPoints, we'll do our best to make things right where it's within our control. If you have a complaint about RevPoints, please reach out to Support and let them know you want to make a complaint. Please see the "How to make a complaint" section of the Personal Terms or our [Complaints Policy](#) for more information.

You can also submit your complaint under e-platform [here](#) that follows the rules strictly established in the law. You can also refer your complaint to the respective out-of-court dispute resolution authorities that handle consumers' complaints in your country in relation to the services provided by us. The list of such authorities can be found [here](#).

What law applies?

The law that applies to these Terms is that of Poland. However, you can always rely on the mandatory consumer protection rules of the EEA country where you live. If you want to take legal action against us, Polish courts of law are competent.

Annex 1: Completing a set of actions that earns points

There are certain actions that you can take in order to earn more RevPoints. The requirements are laid out in the Revolut app and below:

1. Welcome Bonus: If you are eligible, you will have access to a Welcome Bonus. Conditions apply:

- Only new users who opt in to RevPoints Programme can unlock access to Welcome Bonus
 - The Bonus can be claimed only once per customer
 - Joint Account and Revolut Pro transactions don't contribute towards completing the challenge
 - You need to complete the indicated number of transactions
 - Bonus will be issued when all transactions placed in the 90 days settle as completed
 - Transactions made with the following merchant types are not eligible for the Bonus
 - Financial services, payment services, or any other liquid or cash-like services
 - Cigar and tobacco purchases
 - Tax, fines, penalties, support payments, or other payments to or required by a government or judicial entity
 - Lotteries or gambling, utilities, charity, religious, and educational organisations
- The required number of transactions and the number of RevPoints you can receive as part of the Welcome Bonus will be presented in an email sent to you after activating the RevPoints Programme.

Annex 2 Receiving Points - Spending with your Debit Revolut Card on eligible transactions

When making the transaction you must have an active RevPoints Programme, nevertheless, there are certain transactions that are not eligible to earn RevPoints. Transactions made with your Pro Card or Credit Card will not be eligible and only the owner of the Joint Account Card will earn the points, not both. In addition, transactions made on certain merchants will be excluded such as those made in:

- Financial services, payment services, or any other liquid or cash-like services

- Cigar and tobacco purchases
- Tax, fines, penalties, support payments, or other payments to or required by a government or judicial entity
- Lotteries or gambling, utilities, charity, religious, and educational organisations

Annex 3: Receiving Points - By using Revolut products & services

There are certain Revolut products and services that when you use them, will earn you additional points according to the product earn rate at the time of the transaction which will be clearly shown in the app.

These products and services are:

- Revolut Stays - [T&Cs apply](#)
- Revolut Experiences - [T&Cs apply](#)
- Revolut Shops - [T&Cs apply](#)
- Revolut Pay
- Pockets

Annex 4: Receiving Points - Revpoints SpareChange

One Points Receiving Activity we may offer which allows you to exchange something else for points is RevPoints SpareChange. This is an optional feature where you can choose to round-up any card transaction to the nearest whole number and exchange the difference for points (for example, if your card transaction was €5.60, it would be rounded-up to €6.00, with the €0.40 being exchanged for points (or currency equivalent)). The rate of exchange for RevPoints SpareChange is €0.02. You cannot obtain a refund for RevPoints that you have received by using the SpareChange feature.

Annex 5: Redeeming Points - Redeeming your points in participating Revolut Product & Services

There are certain Revolut products and services in which you will be allowed to redeem your points according to each product's value at the time of the redemption. The total value you will be redeeming for will be clearly shown in the app before you make the redemption.

These are:

- Miles
- eSIMs
- RevPay
- Donations
- Stays
- Experiences
- Public Transport
- Giftcards

Annex 6: Receiving Points - RevPoints purchase through account balance

One Points Receiving Activity we may offer which allows you to purchase RevPoints is purchasing RevPoints through your available balance in your main Revolut account. This is an optional feature where you can choose from pre-defined RevPoints packages and either proceed with a once-off purchase or set a recurring monthly purchase of RevPoints. Points packages and price per package are clearly laid out in the app. You cannot obtain a refund for RevPoints that you have purchased, unless required under the right of withdrawal specified in section 12 of the Terms.